

Certificate Number: 15317-PAW-CC-038229196



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CERTIFICATE OF COUNSELING

I CERTIFY that on February 28, 2024, at 12:55 o'clock PM PST, Cathy J Ray received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 28, 2024 By: /s/Rose Benito

Name: Rose Benito

Title: Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of credit counseling from the nonprofit budget and credit counseling agency that provided the counseling services and a copy of the debt repayment plan, if any, developed by the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

